

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

CLAIR L. DUMOND  
BRENDA L. DUMOND  
Debtor(s)

Case No. 18-10412TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2018.
- 2) The plan was confirmed on 06/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/09/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/13/2020.
- 5) The case was dismissed on 04/03/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,325.41.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$28,125.80
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$28,125.80**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,004.11
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,166.40
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,170.51**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AUTO DIVIDE	Priority	6,300.00	NA	6,300.00	1,853.78	0.00
BENEFICIAL CONSUMER DISCOUNT	Unsecured	12,000.00	NA	NA	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	296.00	511.40	511.40	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	214.00	NA	NA	0.00	0.00
DEVILLE ASSET MANAGEMENT LIM	Unsecured	9,610.00	9,610.35	9,610.35	0.00	0.00
DIRECTV LLC BY AMERICAN INFOS	Unsecured	NA	932.21	932.21	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	11,000.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	15,356.00	15,641.83	15,641.83	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	729.00	1,330.12	1,330.12	0.00	0.00
NELNET	Unsecured	18,000.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Secured	9,668.00	5,868.52	5,868.52	3,470.12	517.70
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	589.00	589.28	589.28	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	437.00	503.80	503.80	0.00	0.00
SANTANDER CONSUMER USA**	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES I	Unsecured	0.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	20,000.00	11,942.72	11,942.72	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	9,702.00	9,702.00	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,491.61	1,491.61	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	216.80	216.80	0.00	0.00
US BANK NA - TRUSTEE	Priority	0.00	35.77	35.77	0.00	0.00
US BANK NA - TRUSTEE	Secured	118,000.00	117,903.61	0.00	18,793.49	0.00
US BANK NA - TRUSTEE	Secured	0.00	0.00	0.00	0.00	0.00
US BANK NA - TRUSTEE	Secured	0.00	28,521.30	28,521.30	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	0.00	8,961.56	8,961.56	0.00	0.00
VENANGO COUNTY TAX CLAIM BUI	Secured	4,135.41	NA	4,135.41	0.00	200.68
VENANGO COUNTY TAX CLAIM BUI	Secured	184.94	NA	184.94	0.00	0.00
VENANGO COUNTY TAX CLAIM BUI	Secured	1,793.27	NA	1,793.27	0.00	87.02
VENANGO COUNTY TAX CLAIM BUI	Secured	372.96	NA	372.96	0.00	16.25
VENANGO COUNTY TAX CLAIM BUI	Secured	372.95	NA	372.95	0.00	16.25
VERIZON BY AMERICAN INFOSOUR	Unsecured	216.00	496.05	496.05	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$18,793.49	\$0.00
Mortgage Arrearage	\$28,521.30	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,868.52	\$3,470.12	\$517.70
All Other Secured	\$6,859.53	\$0.00	\$320.20
<b>TOTAL SECURED:</b>	<b>\$41,249.35</b>	<b>\$22,263.61</b>	<b>\$837.90</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,335.77	\$1,853.78	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$6,335.77</b>	<b>\$1,853.78</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$61,929.73</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,170.51</u>	
Disbursements to Creditors	<u>\$24,955.29</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$28,125.80</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/10/2020

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.